

**Information to identify the case:**

Debtor 1	Donald P Springsteadah			Social Security number or ITIN xxx-xx-3872
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)				Social Security number or ITIN ----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 18-27260-JNP				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald P Springsteadah

12/21/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Donald P Springsteadah  
 Debtor

Case No. 18-27260-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 43

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db +Donald P Springsteadah, 427 Ellen Ct, Millville, NJ 08332-4720  
 517727448 +A&T Sprinklers INC, PO Box 434, Sicklerville, NJ 08081-0434  
 517727449 Asset Recovery Solutions, 2200 E. Devon Avenue,Suite 200, Des Plaines, IL 60018-4501  
 517727457 Client Services, P.O. Box 1503, St Peters, MO 63373-0027  
 517727460 #+Cumberland OBGYN, 2950 College Dr., Vineland, NJ 08360-6933  
 517727462 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297  
 517727466 Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474  
 517727468 +Jefferson Health, PO Box 88, Philadelphia, PA 19105-0088  
 517727470 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812  
 517727472 +Lehigh Valley Toxicology, 3864 Courtney St, Bethlehem, PA 18017-8987  
 517727473 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303  
 517727475 #+Mid-Atlantic pain specilist LLC, P.O. Box 1581, Bridgeton, NJ 08302-0690  
 517727477 +National Auto Sales, 123 S Delsea Drive, Glassboro, NJ 08028-2604  
 517727478 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020  
 517727479 +Remex Inc, 307 Wall Street, C/O Washington twp SSNJ, Princeton, NJ 08540-1515  
 517727480 +Rushmore Service center, PO Box 5508, Sioux Falls, SD 57117-5508  
 517727481 Sko Brenner American, 40 Daniel Street Po Box 230, Farmingdale, NY 11735-0230  
 517727484 +The Bureaus, 650 Dundee Rd Suite 370, Northbrook, IL 60062-2757  
 517727483 +The bank of New York Mellon, 240 Greenwich Street, New York, NY 10286-0001  
 517727485 US Department Of Education, 3130 Fariveiw Park Drive Suite 800, Chesapeake, VA 23323  
 517727486 Vineland Medical Center, Receivables Outsourcing, PO Box 62850, Baltimore, MD 21264-2850  
 517727487 +WAWA/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: WFFC.COM Dec 22 2018 05:23:00 Wells Fargo Bank, N.A., PO Box 3569,  
 Rancho Cucamonga, CA 91729-3569  
 517834526 EDI: BECKLEE.COM Dec 22 2018 05:23:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517727450 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 22 2018 01:07:20 Atlantic City Electric,  
 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,  
 Penns Grove, NJ 08069-3600  
 517727451 E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 22 2018 01:08:42  
 Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0625  
 517727453 EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One Bank, PO Box 85015,  
 Richmond, VA 23285-5015  
 517727452 E-mail/Text: clientrep@capitalcollects.com Dec 22 2018 01:09:34 Capital Colection Services,  
 PO BOX 150, West Berlin, NJ 08091-0150  
 517727458 EDI: WFNNB.COM Dec 22 2018 05:23:00 Comenity - Victoria's Secret, PO Box 659728,  
 San Antonio, TX 78265-9728  
 517727459 +EDI: WFNNB.COM Dec 22 2018 05:23:00 Comenity Bank, PO Box 182124,  
 Columbus, OH 43218-2124  
 517727461 E-mail/Text: bankruptcy.bnc@ditech.com Dec 22 2018 01:07:24 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 517727463 +EDI: AMINFOF.COM Dec 22 2018 05:23:00 First Premier, 900 West Deleware Street, Suite,  
 Sioux Falls, SD 57104-0337  
 517727464 +EDI: FSAE.COM Dec 22 2018 05:23:00 First Source, Po Box 628, Buffalo, NY 14240-0628  
 517727465 +EDI: FORD.COM Dec 22 2018 05:23:00 Ford Motor Credit, Po Box 542000,  
 Omaha, NE 68154-8000  
 517727469 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Dec 22 2018 01:09:42  
 JH Portfolio Debt, 5757 Phanton Dr Ste 225, Hazelwood, MO 63042-2429  
 517727471 +EDI: CBSKOHLS.COM Dec 22 2018 05:23:00 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115  
 517727474 EDI: MERRICKBANK.COM Dec 22 2018 05:23:00 Merrick Bank, PO Box 5721,  
 Hicksville, NY 11802-5721  
 517727476 +EDI: MID8.COM Dec 22 2018 05:23:00 Midland Funding, 8875 Aero Dr, Ste 200,  
 San Diego, CA 92123-2255  
 517727482 EDI: RMSC.COM Dec 22 2018 05:23:00 Syncb/Wal-Mart, Po Box 956024,  
 Orlando, FL 32896-5024  
 517728804 +EDI: RMSC.COM Dec 22 2018 05:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517727488 +EDI: WFFC.COM Dec 22 2018 05:23:00 Wells Fargo Dealer Service, P.O. Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 517727467 Jeannett Springsteadah, N/A

District/off: 0312-1	User: admin	Page 2 of 2	Date Rcvd: Dec 21, 2018
	Form ID: 318	Total Noticed: 43	
517727454*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank, PO Box 85015,		Richmond, VA 23285)
517727455*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank, PO Box 85015,		Richmond, VA 23285)
517727456*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank, PO Box 85015,		Richmond, VA 23285)
			TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2004-J7) rsolarz@kmllawgroup.com  
Seymour Wasserstrum on behalf of Debtor Donald P Springsteadah mylawyer7@aol.com,  
ecf@seymourlaw.net  
Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5